

In re Steven G Polasky,
Ma-an F Polasky

Case No. 09-56270

Debtors

SCHEDULE A - REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Personal Residence 1127 N. Main Street, Clawson, MI 48017	Fee simple subject to mortgage	J	113,000.00	117,319.00
Rental Property 5961 Peck Avenue, Warren, MI 48092/rental property	Fee simple subject to mortgage	J	80,000.00	72,498.00

Sub-Total > 193,000.00 (Total of this page)

Total > 193,000.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re Steven G Polasky,
Ma-an F Polasky

Case No. 09-56270

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	J	40.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Co-op Services Credit Union - checking and savings account Currently frozen	J	0.00
		Bank of America - checking account	J	307.00
		California Coast Credit Union savings account	H	14.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods including furniture, appliances, 6 tv's, stereo equipment	J	5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		20 books, 30 prints, set of silverware, set of hanging design plates, 40 elephant statues, 30 cd's, 25 dvd's	J	200.00
6. Wearing apparel.		Clothes	W	100.00
		Clothes	H	100.00
7. Furs and jewelry.		Jewelry, gold and diamond wedding band, 4 gold necklaces, 2 gold bracelets, 20 pairs of gold earrings, costume jewelry	W	500.00
		Jewelry, gold and diamond wedding band, gold bracelet, gold necklace	H	200.00
8. Firearms and sports, photographic, and other hobby equipment.		Set of golf clubs, lantern, 2 butane stoves, 4 sleeping bags, 2 camping chairs, nordic trac, treadmill, stationary bike, rowing bike, set of weights, 3 digital cameras, keocera camera, camcorder	J	500.00

Sub-Total > 6,961.00
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re Steven G Polasky,
Ma-an F PolaskyCase No. 09-56270

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance Policy through North American Company for Life and Health Insurance	W	1.00
		Term Life Insurance Policy through Guardian	H	1.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA with Bank of America - no funds in account	W	0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.		Government Bonds	J	2,000.00
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2009 Federal Income Tax refund (Debtor's do not anticipate getting a refund in 2009)	J	0.00
		Frozen bank account- Co-op Services Credit Union	J	4,900.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > 6,902.00
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

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In re Steven G Polasky,
Ma-an F Polasky

Case No. 09-56270

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2009 Nissan Versa	H	15,000.00
		2009 Ford Flex	J	28,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		4 computers, 1 printer with scanner and copier, 2 other printers,	J	500.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			

Sub-Total > 43,500.00
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

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In re Steven G Polasky,
Ma-an F Polasky

Case No. 09-56270

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		1978 Coleman trailer coach/Camper	H	300.00

Sub-Total >	300.00
(Total of this page)	
Total >	57,663.00

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In re Steven G Polasky

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Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDEDDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. §522(b)(2)☐ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Personal Residence 1127 N. Main Street, Clawson, MI 48017	11 U.S.C. § 522(d)(1)	10,075.00	113,000.00
Rental Property 5961 Peck Avenue, Warren, MI 48092/rental property	11 U.S.C. § 522(d)(5)	5,623.00	80,000.00
Cash on Hand			
Cash	11 U.S.C. § 522(d)(5)	20.00	40.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Co-op Services Credit Union - checking and savings account Currently frozen	11 U.S.C. § 522(d)(5)	0.00	0.00
Bank of America - checking account	11 U.S.C. § 522(d)(5)	153.00	307.00
California Coast Credit Union savings account	11 U.S.C. § 522(d)(5)	14.00	14.00
Household Goods and Furnishings			
Household goods including furniture, appliances, 6 tv's, stereo equipment	11 U.S.C. § 522(d)(3)	2,500.00	5,000.00
Books, Pictures and Other Art Objects; Collectibles			
20 books, 30 prints, set of silverware, set of hanging design plates, 40 elephant statues, 30 cd's, 25 dvd's	11 U.S.C. § 522(d)(3)	100.00	200.00
Wearing Apparel			
Clothes	11 U.S.C. § 522(d)(3)	100.00	100.00
Clothes	11 U.S.C. § 522(d)(3)	100.00	100.00
Furs and Jewelry			
Jewelry, gold and diamond wedding band, gold bracelet, gold necklace	11 U.S.C. § 522(d)(4)	200.00	200.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Set of golf clubs, lantern, 2 butane stoves, 4 sleeping bags, 2 camping chairs, nordic trac, treadmill, stationary bike, rowing bike, set of weights, 3 digital cameras, keocera camera, camcorder	11 U.S.C. § 522(d)(3)	250.00	500.00
Interests in Insurance Policies			
Term Life Insurance Policy through Guardian	11 U.S.C. § 522(d)(7)	1.00	1.00
Government & Corporate Bonds, Other Negotiable & Non-negotiable Inst.			
Government Bonds	11 U.S.C. § 522(d)(5)	1,000.00	2,000.00

In re Steven G Polasky

Case No. 09-56270

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Other Liquidated Debts Owed Debtor Including Tax Refund</u>			
2009 Federal Income Tax refund (Debtor's do not anticipate getting a refund in 2009)	11 U.S.C. § 522(d)(5)	0.00	0.00
Frozen bank account- Co-op Services Credit Union	11 U.S.C. § 522(d)(5)	2,450.00	4,900.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2009 Ford Flex	11 U.S.C. § 522(d)(2)	3,225.00	28,000.00
	11 U.S.C. § 522(d)(5)	1,640.00	
<u>Office Equipment, Furnishings and Supplies</u>			
4 computers, 1 printer with scanner and copier, 2 other printers,	11 U.S.C. § 522(d)(3)	250.00	500.00
<u>Other Personal Property of Any Kind Not Already Listed</u>			
1978 Coleman trailer coach/Camper	11 U.S.C. § 522(d)(5)	300.00	300.00

In re Ma-an F Polasky

Case No. 09-56270

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDEDDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Personal Residence 1127 N. Main Street, Clawson, MI 48017	11 U.S.C. § 522(d)(1)	10,075.00	113,000.00
Rental Property 5961 Peck Avenue, Warren, MI 48092/rental property	11 U.S.C. § 522(d)(5)	7,576.00	80,000.00
Cash on Hand			
Cash	11 U.S.C. § 522(d)(5)	20.00	40.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Co-op Services Credit Union - checking and savings account Currently frozen	11 U.S.C. § 522(d)(5)	0.00	0.00
Bank of America - checking account	11 U.S.C. § 522(d)(5)	154.00	307.00
Household Goods and Furnishings			
Household goods including furniture, appliances, 6 tv's, stereo equipment	11 U.S.C. § 522(d)(3)	2,500.00	5,000.00
Books, Pictures and Other Art Objects; Collectibles			
20 books, 30 prints, set of silverware, set of hanging design plates, 40 elephant statues, 30 cd's, 25 dvd's	11 U.S.C. § 522(d)(3)	100.00	200.00
Furs and Jewelry			
Jewelry, gold and diamond wedding band, 4 gold necklaces, 2 gold bracelets, 20 pairs of gold earrings, costume jewelry	11 U.S.C. § 522(d)(4)	500.00	500.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Set of golf clubs, lantern, 2 butane stoves, 4 sleeping bags, 2 camping chairs, nordic trac, treadmill, stationary bike, rowing bike, set of weights, 3 digital cameras, keocera camera, camcorder	11 U.S.C. § 522(d)(3)	250.00	500.00
Interests in Insurance Policies			
Term Life Insurance Policy through North American Company for Life and Health Insurance	11 U.S.C. § 522(d)(7)	1.00	1.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
IRA with Bank of America - no funds in account	11 U.S.C. § 522(d)(10)(E) 11 U.S.C. § 522(d)(12) 11 USC 541(c)(2)	100% 100% 100%	0.00
Government & Corporate Bonds, Other Negotiable & Non-negotiable Inst.			
Government Bonds	11 U.S.C. § 522(d)(5)	1,000.00	2,000.00

In re Ma-an F Polasky

Case No. 09-56270

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Other Liquidated Debts Owing Debtor Including Tax Refund</u>			
2009 Federal Income Tax refund (Debtor's do not anticipate getting a refund in 2009)	11 U.S.C. § 522(d)(5)	0.00	0.00
Frozen bank account- Co-op Services Credit Union	11 U.S.C. § 522(d)(5)	2,450.00	4,900.00
<u>Office Equipment, Furnishings and Supplies</u>			
4 computers, 1 printer with scanner and copier, 2 other printers,	11 U.S.C. § 522(d)(3)	250.00	500.00

In re Steven G Polasky,
Ma-an F Polasky

Case No. 09-56270

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			4/29/2009					
Chase Bank USA NA 800 Brookside Blvd. Westerville, OH 43081		H	Automobile loan 2009 Ford Flex					
			Value \$ 28,000.00				23,135.00	0.00
Account No. 0010 2477 5988 2000 1			2008					
Nissan Motor Acceptance Corporation P.O. Box 78132 Phoenix, AZ 85062-8132		H	Automobile loan 2009 Nissan Versa					
			Value \$ 15,000.00				20,293.00	5,293.00
Account No. 9484561			1991					
Wells Fargo Home Mortgage P.O. Box 6417 Carol Stream, IL 60197-6417		J	First Mortgage Personal Residence 1127 N. Main Street, Clawson, MI 48017					
			Value \$ 113,000.00				117,319.00	4,319.00
Account No. 6923696			1998					
Wells Fargo Home Mortgage P.O. Box 6417 Carol Stream, IL 60197-6417		J	First Mortgage Rental Property 5961 Peck Avenue, Warren, MI 48092/rental property					
			Value \$ 80,000.00				44,057.00	0.00
Subtotal (Total of this page)							204,804.00	9,612.00

1 continuation sheets attached

In re Steven G Polasky,
Ma-an F Polasky

Case No. 09-56270

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 65024255770001			2001					
Wells Fargo Home Mortgage P.O. Box 54180 Los Angeles, CA 90054-0180		J	Second Mortgage Rental Property 5961 Peck Avenue, Warren, MI 48092/rental property					
			Value \$ 80,000.00				28,441.00	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

28,441.00

0.00

Total

233,245.00

9,612.00

(Report on Summary of Schedules)

B6I (Official Form 6I) (12/07)

Steven G Polasky
In re Ma-an F Polasky

Debtor(s)

Case No. 09-56270

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Computer Consultant	
Name of Employer	Clearview Software	Unemployed
How long employed	1 year	
Address of Employer	1660 Opdyke Court, Suite 100 Auburn Hills, MI 48326	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 5,666.00	\$ 0.00
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 5,666.00	\$ 0.00
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify):

\$ 1,212.00	\$ 0.00
\$ 524.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,736.00	\$ 0.00
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,930.00	\$ 0.00
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7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify):
12. Pension or retirement income
13. Other monthly income (Specify): Rental Income - 5961 Peck Ave.

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 62.00
\$ 0.00	\$ 1,000.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 1,062.00
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,930.00	\$ 1,062.00
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 4,992.00

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
Debtor's employer was purchased by Wall Street Network and will become Wall Street Network as of July 1, 2009.

In re Steven G Polasky
Ma-an F Polasky

Case No. 09-56270

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -
AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	1,135.00
a. Are real estate taxes included?	Yes <u>X</u> No ____		
b. Is property insurance included?	Yes <u>X</u> No ____		
2. Utilities:		\$	250.00
a. Electricity and heating fuel		\$	75.00
b. Water and sewer		\$	90.00
c. Telephone		\$	256.00
d. Other See Detailed Expense Attachment		\$	50.00
3. Home maintenance (repairs and upkeep)		\$	400.00
4. Food		\$	60.00
5. Clothing		\$	40.00
6. Laundry and dry cleaning		\$	300.00
7. Medical and dental expenses		\$	200.00
8. Transportation (not including car payments)		\$	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	0.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	0.00
b. Life		\$	50.00
c. Health		\$	0.00
d. Auto		\$	227.00
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	399.00
b. Other See Detailed Expense Attachment		\$	1,308.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other Misc. exp. (hair care, license tabs, stamps etc.)		\$	100.00
Other Lawncare for both houses		\$	50.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	4,990.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	4,992.00
b. Average monthly expenses from Line 18 above		\$	4,990.00
c. Monthly net income (a. minus b.)		\$	2.00

B6J (Official Form 6J) (12/07)

In re Steven G Polasky
Ma-an F Polasky

Debtor(s)

Case No. 09-56270

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**Detailed Expense Attachment****Other Utility Expenditures:**

Cell phones	\$	150.00
Cable and Internet	\$	106.00
Total Other Utility Expenditures	\$	256.00

Other Installment Payments:

Ford Flex vehicle	\$	388.00
Mortgage on Peck Ave.	\$	643.00
2nd Mortgage on Peck Ave.	\$	277.00
Total Other Installment Payments	\$	1,308.00